

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.: 19-23311

Brian Conlon
Lauren Conlon,

Judge: SLM

Debtors (s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: 08/13/2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: __SJG__

Initial Debtor: __BC__

Initial Co-Debtor: __LC__

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 500* per month to the Chapter 13 Trustee, starting on August 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Liquidation of the assets of Triton Pools, Inc; auction of the retail inventory of same; contribution
Of the outstanding Accounts receivable

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

This Plan is a Step plan, with the debtors paying \$500 per month for the first 12 months of the Plan, increasing to \$1000 for the remaining 48 months of the Plan. This is in addition to lump sums on auction and collection of A/R

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: Hourly per retainer at a rate of \$350 per hour or per retainer depending on service provider. Application for compensation to be made pursuant to 11 U.S.C. §330 and FRBP 2016 and DNJ LBR 2016-1
DOMESTIC SUPPORT OBLIGATION		
INTERNAL REVENUE SERVICE	INCOME TAXES	\$7102.64

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
		\$ 0.00	0%	\$ 0.00	\$ 0.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
		0%	\$ 0.00	\$ 0.00
		0%	\$ 0.00	\$ 0.00

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Leaders Financial	Business asset	Unknown	0.00
Thrift Investment	Business asset	Unknown	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Quicken Loans
Bank of America
Ally Financial

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Santander Consumer USA	0.00	Auto Lease	Assumed	\$430.00 or per contract

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other administrative fees including attorneys fees
- 3) Secured claims and arrears
- 4) Lease Claims and arrears
- 5) Priority Claims
- 6) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

This Plan is a Step plan, with the debtors paying \$500 per month for the first 12 months of the Plan, increasing to \$1000 for the remaining 48 months of the Plan. This is in addition to lump sums on auction and collection of A/R

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 08/13/2019

/s/Brian Conlon
Brian Conlon
Debtor

Date: 08/13/2019

/s/Lauren Conlon
Lauren Conlon
Joint Debtor

Date: 08/13/2019

/s/Scott J. Goldstein
Scott J Goldstein
Attorney for the Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Brian Conlon
 Lauren Conlon
 Debtors

Case No. 19-23311-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Aug 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2019.

db/jdb
 518341591 Brian Conlon, Lauren Conlon, 6 Darlington Dr, Rockaway, NJ 07866-4523
 518341591 Alex Khalil, 52 Geiger Ln, Warren, NJ 07059-6948
 518341594 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
 518341595 Amex, PO Box 981537, El Paso, TX 79998-1537
 518341596 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, Attn: Bankruptcy, PO Box 982238,
 El Paso, TX 79998-2238)
 518341597 Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 518341598 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
 518341599 Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
 518341600 Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
 518372394 +CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
 518341603 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
 518341604 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
 518341605 Citibank/Best Buy, Attn: Bankruptcy, PO Box 790441, Saint Louis, MO 63179-0441
 518341608 DeMarco & DeMarco, Esqs., 912 Belmont Ave, Haledon, NJ 07508-2550
 518341611 Donnelly Minter & Kelly, LLC, 163 Madison Ave Ste 320, Morristown, NJ 07960-7324
 518378851 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 518341613 John and Monica Micera, 20 Spring Hill Rd, Mendham, NJ 07945-2805
 518341614 Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
 518341617 Marcelo Vazquez and Kathy Vazquez, 51 W Main St, Mendham, NJ 07945-1223
 518341618 Melissa and Sammy Lui, 35 Stratton Dr, Wayne, NJ 07470-3986
 518341619 Miller & Miller, 466 Southern Blvd, Chatham, NJ 07928-1462
 518341620 Paul and Jill Kohner, 9 Magnolia Ct, Succasunna, NJ 07876-2109
 518341625 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,
 PO Box 245, Trenton, NJ 08695-0245)
 518343921 +Salvatore Caligiuri, 197 Elmwood Dr, Parsippany, NJ 07054-3007
 518341624 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
 518341623 Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
 518341626 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985
 518341627 Thrift Investment Corporation, Attn: Bankruptcy, PO Box 538, Fords, NJ 08863-0538
 518341630 #Triton Pools, 165 US Highway 46, Rockaway, NJ 07866-4019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2019 00:04:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2019 00:04:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518341593 E-mail/Text: ally@ebn.phinsolutions.com Aug 15 2019 00:03:39 Ally Financial,
 Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
 518341592 E-mail/Text: ally@ebn.phinsolutions.com Aug 15 2019 00:03:39 Ally Financial,
 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
 518341602 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2019 00:02:09
 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
 518341601 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2019 00:00:31 Capital One,
 Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 518404538 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 15 2019 00:12:45
 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 518341606 E-mail/PDF: creditonebknofications@resurgent.com Aug 15 2019 00:00:38 Credit One Bank,
 ATTN: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
 518341607 E-mail/PDF: creditonebknofications@resurgent.com Aug 15 2019 00:01:19 Credit One Bank NA,
 PO Box 98872, Las Vegas, NV 89193-8872
 518341610 E-mail/Text: mrdiscen@discover.com Aug 15 2019 00:03:39 Discover Financial,
 Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
 518352896 E-mail/Text: mrdiscen@discover.com Aug 15 2019 00:03:39 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 518341609 E-mail/Text: mrdiscen@discover.com Aug 15 2019 00:03:39 Discover Fin Svcs LLC,
 PO Box 15316, Wilmington, DE 19850-5316
 518341612 E-mail/Text: cio.bncmail@irs.gov Aug 15 2019 00:03:55 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 518341615 E-mail/Text: kriviera@leadersfc.com Aug 15 2019 00:03:37 Leaders Financial Comp,
 21 Commerce Dr Fl 1, Cranford, NJ 07016-3550
 518341616 E-mail/Text: kriviera@leadersfc.com Aug 15 2019 00:03:37 Leaders Financial Company,
 ATTN: Bankruptcy, 21 Commerce Dr Ste 101, Cranford, NJ 07016-3519
 518341622 E-mail/Text: bankruptcyteam@quickenloans.com Aug 15 2019 00:04:59 Quicken Loans,
 Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-1906
 518341621 E-mail/Text: bankruptcyteam@quickenloans.com Aug 15 2019 00:04:59 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 49

Date Rcvd: Aug 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518370808	+E-mail/Text: bankruptcyteam@quickenloans.com Aug 15 2019 00:04:59	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518341628	+E-mail/Text: marisa.sheppard@timepayment.com Aug 15 2019 00:04:47	Timepayment Corp, 1600 District Ave Ste 20, Burlington, MA 01803-5233
518341629	E-mail/Text: marisa.sheppard@timepayment.com Aug 15 2019 00:04:47	Timepayment Corp, LLC., Attn: Bankruptcy, 1600 District Ave Ste 200, Burlington, MA 01803-5233
		TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Scott J. Goldstein on behalf of Joint Debtor Lauren Conlon sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com
Scott J. Goldstein on behalf of Debtor Brian Conlon sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6